

<b>Fill in this information to identify your case:</b>			
Debtor 1	<b>Dellanger Jerome Frazier</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Daphne Ruff Frazier</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>DISTRICT OF SOUTH CAROLINA</b>			
Case number: (If known)	<b>20-02290-dd</b>		

- ☐ Check if this is a modified plan, and list below the sections of the plan that have been changed.
- ☐ Pre-confirmation modification
- ☐ Post-confirmation modification

## District of South Carolina Chapter 13 Plan

5/19

### Part 1: Notices

**To Debtor(s):** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, this Court's local rules, and judicial rulings may not be confirmable.

*In the following notice to creditors, you must check each box that applies*

**To Creditors:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. Failure to object may constitute an implied acceptance of and consent to the relief requested in this document.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file a timely objection to confirmation. **To determine the deadline to object to this plan, you must consult the Notice of Bankruptcy Case or applicable Notice/Motion served with this plan.** The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, pursuant to Federal Rule of Bankruptcy Procedure 3002, you must file a timely proof of claim in order to be paid under any plan. Confirmation of this plan does not bar a party in interest from objecting to a claim.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.4	Conduit Mortgage Payments: ongoing mortgage payments made by the trustee through plan, set out in Section 3.1(c) and in Part 8	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

### Part 2: Plan Payments and Length of Plan

**2.1** The debtor submits to the supervision and control of the trustee all or such portion of future earnings or other future income as is necessary for the execution of the plan.

Unless all allowed claims (other than long-term claims) are fully paid pursuant to the plan, the debtor will make regular payments to the trustee as follows:

**\$1,130.00** per **Month** for **58** months

*Insert additional lines if needed.*

The debtor and trustee may stipulate to a higher payment in order to provide adequate funding of the plan without the necessity of a modification to the plan. The stipulation is effective upon filing with the Court.

Additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

Debtor **Dellanger Jerome Frazier**  
**Daphne Ruff Frazier**

Case number

**2.2 Regular payments to the trustee will be made from future income in the following manner:**

*Check all that apply:*

- ☒ The debtor will make payments pursuant to a payroll deduction order.  
☐ The debtor will make payments directly to the trustee.  
☐ Other (specify method of payment):

**2.3 Income tax refunds.**

*Check one.*

- ☒ The debtor will retain any income tax refunds received during the plan term.  
☐ The debtor will treat income refunds as follows:

**2.4 Additional payments.**

*Check one.*

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

**Part 3: Treatment of Secured Claims**

To receive a distribution from the trustee, a proof of claim, including adequate supporting documentation and filed in compliance with Official Rules and Forms, must be filed with the Court. For purposes of plan distribution, a claim shall be treated as provided for in a confirmed plan. However, if a claim is treated as secured in a confirmed plan and the affected creditor elects to file an unsecured claim, such claim, unless timely amended, shall be treated as unsecured for purposes of plan distribution. Any creditor holding a claim secured by property that is removed from the protection of the automatic stay by order, surrender, or through operation of the plan will receive no further distribution from the chapter 13 trustee on account of any secured claim. This provision also applies to creditors who may claim an interest in, or lien on, property that is removed from the protection of the automatic stay by another lienholder or released to another lienholder, unless the Court orders otherwise, but does not apply if the sole reason for its application arises under 11 U.S.C. § 362(c)(3) or (c)(4). Any funds that would have otherwise been paid to a creditor, but pursuant to these provisions will not be paid, will be distributed according to the remaining terms of the plan. Any creditor affected by these provisions and who has filed a timely proof of claim may file an itemized proof of claim for any unsecured deficiency within a reasonable time after the removal of the property from the protection of the automatic stay. Secured creditors that will be paid directly by the debtor may continue sending standard payment and escrow notices, payment coupons, or inquiries about insurance, and such action will not be considered a violation of the automatic stay.

**3.1 Maintenance of payments and cure or waiver of default, if any.**

*Check all that apply. Only relevant sections need to be reproduced.*

- ☐ None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.  
☐ **3.1(b)** The debtor is in default and will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. The arrearage payments will be disbursed by the trustee, with interest, if any, at the rate stated. The trustee shall pay the arrearage as stated in the creditor's allowed claim or as otherwise ordered by the Court.

*Insert additional claims as needed.*

- ☒ **3.1(c)** The debtor elects to make post-petition mortgage payments to the trustee for payment through the Chapter 13 Plan in accordance with the Operating Order of the Judge assigned to this case and as provided in Section 8.1. In the event of a conflict between this document and the Operating Order, the terms of the Operating Order control.

- ☐ **3.1(d)** The debtor proposes to engage in loss mitigation efforts with \_\_\_\_\_ according to the applicable guidelines or procedures of the Judge assigned to this case. Refer to section 8.1 for any nonstandard provisions, if applicable.

*Insert additional claims as needed*

- ☐ **3.1(e) Other.** A secured claim is treated as set forth in section 8.1. This provision will be effective only if the applicable box in Section 1.3 of this plan is checked and a treatment is provided in Section 8.1.

*Insert additional claims as needed*

**3.2 Request for valuation of security and modification of undersecured claims. Check one.**

- ☐ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

District of South Carolina

Effective May 1, 2019

Chapter 13 Plan

Page 2

Debtor

**Dellanger Jerome Frazier  
Daphne Ruff Frazier**

Case number

*The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.*



The debtor requests that the Court determine the value of the secured claims listed below. For each non-governmental secured claim listed below, the debtor states that the value of the secured claim should be as set out in the column headed *Estimated amount of secured claim*. For secured claims of governmental units, unless otherwise ordered by the Court after motion or claims objection filed after the governmental unit files its proof of claim or after the time for filing one has expired, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5.1 of this plan. If the estimated amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5.1 of this plan. Unless otherwise ordered by the Court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

Unless 11 U.S.C. § 1325(a)(5)(A) or (C) applies, holders of secured claims shall retain liens to the extent provided by section 1325(a)(5)(B)(i). Unless there is a non-filing co-debtor who continues to owe an obligation secured by the lien, any secured creditor paid the allowed secured claim provided for by this plan shall release its liens at the earliest of the time required by applicable state law, order of this Court, or thirty (30) days from the entry of the discharge.

Name of creditor	Estimated amount of creditor's total claim	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Estimated amount of secured claim	Interest rate	Estimated monthly payment to creditor (disbursed by the trustee)
Aaron's	\$1,899.97	Washing Machine and Dryer	\$800.00	\$0.00	\$800.00	5.75%	\$16.00 (or more)
Auto Cash of SC	\$4,699.00	2005 Toyota Highlander	\$2,226.00	\$0.00	\$2,226.00	5.75%	\$44.00 (or more)
Auto Money	\$2,500.00	2002 Ford F150	\$842.00	\$0.00	\$842.00	5.75%	\$17.00 (or more)

*Insert additional claims as needed.*

**3.3 Other secured claims excluded from 11 U.S.C. § 506 and not otherwise addressed herein.**

*Check one.*



**None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

**3.4 Lien avoidance.**

*Check one.*



**None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

*The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked*



The judicial liens or nonpossessory, nonpurchase money security interests securing the claims listed below impair exemptions to which the debtor would have been entitled under 11 U.S.C. § 522(b). Unless otherwise ordered by the Court, a judicial lien or security interest securing a claim listed below will be avoided to the extent that it impairs such exemptions upon entry of the order confirming the plan. The amount of the judicial lien or security interest that is avoided will be treated as an unsecured claim in Part 5.1 to the extent allowed. The amount, if any, of the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan. See 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d). *If more than one lien is to be*

Debtor **Dellanger Jerome Frazier**  
**Daphne Ruff Frazier**

Case number

*avoided, provide the information separately for each lien.*

*Choose the appropriate form for lien avoidance*

Name of creditor and description of property securing lien	Estimated amount of lien	Total of all senior/unavoidable liens	Applicable Exemption and Code Section	Value of debtor's interest in property	Amount of lien not avoided (to be paid in 3.2 above)	Amount of lien avoided
<b>CREDIT CENTRAL SC-02</b>						
			<b>1,500.00</b>			
			<b>S.C. Code Ann. § 15-41-30(A)(3)</b>			
<b>Household Goods</b>	<b>\$443.00</b>	<b>\$0.00</b>		<b>\$1,500.00</b>	<b>0.00</b>	<b>100%</b>
Name of creditor and description of property securing lien	Estimated amount of lien	Total of all senior/unavoidable liens	Applicable Exemption and Code Section	Value of debtor's interest in property	Amount of lien not avoided (to be paid in 3.2 above)	Amount of lien avoided
<b>QUICK CREDIT</b>						
			<b>1,500.00</b>			
			<b>S.C. Code Ann. § 15-41-30(A)(3)</b>			
<b>Household Goods</b>	<b>\$512.00</b>	<b>\$1,028.00</b>		<b>\$1,500.00</b>	<b>0.00</b>	<b>100%</b>
Name of creditor and description of property securing lien	Estimated amount of lien	Total of all senior/unavoidable liens	Applicable Exemption and Code Section	Value of debtor's interest in property	Amount of lien not avoided (to be paid in 3.2 above)	Amount of lien avoided
<b>SOUTHERN FINANCE/SMC</b>						
			<b>1,500.00</b>			
			<b>S.C. Code Ann. § 15-41-30(A)(3)</b>			
<b>Household Goods</b>	<b>\$585.00</b>	<b>\$443.00</b>		<b>\$1,500.00</b>	<b>0.00</b>	<b>100%</b>

*Use this for avoidance of liens on co-owned property only.*

Name of creditor and description of property securing lien	Total equity (value of debtor's property less senior/unavoidable liens)	Debtor's equity (Total equity multiplied by debtor's proportional interest in property)	Applicable Exemption and Code Section	Non-exempt equity (Debtor's equity less exemption)	Estimated lien	Amount of lien not avoided (to be paid in 3.2 above)	Amount of lien avoided
<b>-NONE-</b>							

*Insert additional claims as needed.*

### 3.5 Surrender of collateral.

*Check one.*

☐  
☒

**None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

The debtor elects to surrender the collateral that secures the claim of the creditor listed below. The debtor requests that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. A copy of this plan must be served on all co-debtors. Any creditor who has filed a timely proof of claim may file an amended proof of claim itemizing the deficiency resulting from the disposition of the collateral within a reasonable time after the surrender of the property. Any such amended claim, if allowed, will be treated in Part 5.1 below.

**Name of Creditor**  
**The Train Auto Sales**

**Collateral**  
**2014 Chevrolet Traverse**

*Insert additional claims as needed.*

Debtor **Dellanger Jerome Frazier**  
**Daphne Ruff Frazier**

Case number \_\_\_\_\_

**Part 4: Treatment of Fees and Priority Claims**

**4.1 General**

The debtor shall pay all post-petition priority obligations, including but not limited to taxes and post-petition domestic support, and pay regular payments on assumed executory contracts or leases, directly to the holder of the claim as the obligations come due, unless otherwise ordered by the Court. Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

**4.2 Trustee's fees**

Trustee's fees are governed by statute and may change during the course of the case.

**4.3 Attorney's fees.**

- a. The debtor and the debtor's attorney have agreed to an attorney's fee for the services identified in the Rule 2016(b) disclosure statement filed in this case. Fees entitled to be paid through the plan and any supplemental fees as approved by the Court shall be disbursed by the trustee as follows: Following confirmation of the plan and unless the Court orders otherwise, the trustee shall disburse a dollar amount consistent with the Judge's guidelines to the attorney from the initial disbursement. Thereafter, the balance of the attorney's compensation as allowed by the Court shall be paid, to the extent then due, with all funds remaining each month after payment of trustee fees, allowed secured claims and pre-petition arrearages on domestic support obligations. In instances where an attorney assumes representation in a pending pro se case and a plan is confirmed, a separate order may be entered by the Court, without further notice, which allows for the payment of a portion of the attorney's fees in advance of payments to creditors.
- b. If, as an alternative to the above treatment, the debtor's attorney has received a retainer and cost advance and agreed to file fee applications for compensation and expenses in this case pursuant to 11 U.S.C. § 330, the retainer and cost advance shall be held in trust until fees and expense reimbursements are approved by the Court. Prior to the filing of this case, the attorney has received \$\_\_\_\_ and for plan confirmation purposes only, the fees and expenses of counsel are estimated at \$\_\_\_\_ or less.

**4.4 Priority claims other than attorney's fees and those treated in § 4.5.**

The trustee shall pay all allowed pre-petition 11 U.S.C. § 507 priority claims, other than domestic support obligations treated below, on a *pro rata* basis. If funds are available, the trustee is authorized to pay any allowed priority claim without further amendment of the plan.

*Check box below if there is a Domestic Support Obligation.*

☐ **Domestic Support Claims.** 11 U.S.C. § 507(a)(1):

- a. Pre-petition arrearages. The trustee shall pay the pre-petition domestic support obligation arrearage to (state name of DSO recipient), at the rate of \$\_\_\_\_ or more per month until the balance, without interest, is paid in full. *Add additional creditors as needed.*
- b. The debtor shall pay all post-petition domestic support obligations as defined in 11 U.S.C. § 101(14A) on a timely basis directly to the creditor.
- c. Any party entitled to collect child support or alimony under applicable non-bankruptcy law may collect those obligations from property that is not property of the estate or with respect to the withholding of income that is property of the estate or property of the debtor for payment of a domestic support obligation under a judicial or administrative order or a statute.

**4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.**

*Check one.*

☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

**Part 5: Treatment of Nonpriority Unsecured Claims**

**5.1 Nonpriority unsecured claims not separately classified. *Check one***

Debtor **Dellanger Jerome Frazier**  
**Daphne Ruff Frazier**

Case number

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata by the trustee to the extent that funds are available after payment of all other allowed claims.

- ☒ The debtor estimates payments of less than 100% of claims.  
☐ The debtor proposes payment of 100% of claims.  
☐ The debtor proposes payment of 100% of claims plus interest at the rate of %.

**5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. Check one.**

- ☒ **None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

**5.3 Other separately classified nonpriority unsecured claims. Check one.**

- ☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

**Part 6: Executory Contracts and Unexpired Leases**

**6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.**

- ☒ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

**Part 7: Vesting of Property of the Estate**

**7.1 Property of the estate will vest in the debtor as stated below:**

*Check the applicable box:*

- ☒ Upon confirmation of the plan, property of the estate will remain property of the estate, but possession of property of the estate shall remain with the debtor. The chapter 13 trustee shall have no responsibility regarding the use or maintenance of property of the estate. The debtor is responsible for protecting the estate from any liability resulting from operation of a business by the debtor. Nothing in the plan is intended to waive or affect adversely any rights of the debtor, the trustee, or party with respect to any causes of action owned by the debtor.
- ☐ **Other.** The debtor is proposing a non-standard provision for vesting, which is set forth in section 8.1. This provision will be effective only if the applicable box in Section 1.3 of this plan is checked and a proposal for vesting is provided in Section 8.1.

**Part 8: Nonstandard Plan Provisions**

**8.1 Check "None" or List Nonstandard Plan Provisions**

**None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

**8.1 (a) Mortgage payments to be disbursed by the Trustee ("Conduit"):**

Mortgage payments, including pre-petition arrears, will be paid and cured by the Trustee as follows:

Name of Creditor	Description of Collateral (note if principal residence; include county tax map number and complete street address)	Current installment payment (ongoing payment amount) *	Monthly payment to cure GAP ** (post-petition mortgage payments for the two (2) months immediately following the event beginning conduit)	Estimated amount of PRE-PETITION ARREARAGE** (including the month of filing or conversion)*	Monthly payment on pre-petition arrearage

Debtor

**Dellanger Jerome Frazier**  
**Daphne Ruff Frazier**

Case number

<b>Vanderbilt Mortgage</b>	<b>1293 Counts Sausage Rd Prosperity, SC 29127</b>  <b>Newberry County</b>  <b>Parcel ID 463-33-MH11564</b>	<b>\$757.90</b> <b>Escrow for</b> <b>taxes:</b> <b>Yes</b>  <b>Escrow for</b> <b>insurance:</b> <b>Yes</b>	<b>\$26.00</b> <b>Or more</b>	<b>\$3,600.00</b>	<b>\$62.00</b> <b>Or more</b>
----------------------------	---	---	----------------------------------	-------------------	----------------------------------

\* Unless otherwise ordered by the court, the amounts listed on a compliant proof of claim or a Notice filed under FRBP 3002(c) control over any contrary amounts above, and any Notice of Payment Change that might be filed to amend the ongoing monthly payment amount.

\*\* The Gap will be calculated from the payment amounts reflected in the Official Form 410A Mortgage Proof of Claim Attachment and any Notice of Payment Change that might be filed to amend the monthly payment amount, but should not be included in the prepetition arrears amount.

**All payments due to the Mortgage Creditor as described in any allowed Notice of Post-petition Mortgage Fees, Expenses, and Charges under F.R.B.P. 3002.1, filed with the Court, will be paid by the Trustee, on a pro rata basis as funds are available. See the Operating Order of the Judge assigned to this case.**

Once the trustee has filed a Notice of Final Cure under F.R.B.P. 3002.1(f), the debtor shall be directly responsible for ongoing mortgage payments and any further post-petition fees and charges.

**Part 9: Signatures:**

**9.1 Signatures of debtor and debtor attorney**

*The debtor and the attorney for the debtor, if any, must sign below.*

X /s/ Dellanger Jerome Frazier  
**Dellanger Jerome Frazier**  
Signature of Debtor 1

Executed on May 26, 2020

X /s/ Daphne Ruff Frazier  
**Daphne Ruff Frazier**  
Signature of Debtor 2

Executed on May 26, 2020

X /s/ Eric S. Reed  
**Eric S. Reed 7242**  
Signature of Attorney for debtor DCID#

Date May 26, 2020

**By filing this document, the debtor, if not represented by an attorney, or the debtor and the attorney for the debtor certify(ies) that this Chapter 13 plan contains no nonstandard provision other than those set out in Part 8.**

**United States Bankruptcy Court  
District of South Carolina**

In re **Dellanger Jerome Frazier  
Daphne Ruff Frazier**

Debtor(s)

Case No. **20-02290**  
Chapter **13**

**CERTIFICATE OF SERVICE**

I hereby certify that on **May 26, 2020**, a copy of **the Plan** was served electronically or by regular United States mail to all interested parties, the Trustee and all creditors listed below.

**See attached mailing matrix**

/s/ Eric S. Reed

**Eric S. Reed 7242  
Reed Law Firm, P.A.  
220 Stoneridge Drive, Ste 301  
Columbia, SC 29210  
803-726-4888 Fax: 803-726-4887**



Label Matrix for local noticing  
0420-3  
Case 20-02290-dd  
District of South Carolina  
Columbia  
Tue May 26 17:05:51 EDT 2020

J. Bratton Davis United States  
Document Page 9 of 11  
Bankruptcy Courthouse  
1100 Laurel Street  
Columbia, SC 29201-2423

AES/PHEAA  
ATTN: BANKRUPTCY  
1200 NORTH 7TH ST  
HARRISBURG PA 17102-1419

AMCOL SYSTEMS, INC.  
ATTN: BANKRUPTCY  
PO BOX 21625  
COLUMBIA SC 29221-1625

ATTORNEY GENERAL OF THE UNITED STATES  
DEPT OF JUSTICE ROOM 5111  
10TH AND CONSTITUTION AVENUE NW  
Washington DC 20530-0001

Aaron's  
2810 Main St  
Newberry SC 29108-4134

Auto Cash of SC  
2312 E Trinity Mills Road  
Carrollton TX 75006-1953

(p)AUTOMONEY INC  
ATTN ABIGAIL SCUDDER DUFFY  
450 MEETING ST  
CHARLESTON SC 29403-5522

(p)CAINE & WEINER COMPANY  
12005 FORD ROAD 300  
DALLAS TX 75234-7262

CREDIT CENTRAL SC-02  
1725 MAIN STREET  
NEWBERRY SC 29108-3557

Cash Net USA  
PO Box 206739  
Dallas TX 75320-6739

Consumer Portfolio  
PO Box 57021  
Irvine CA 92619-7021

DIVERSIFIED CONSULTANTS, INC.  
ATTN: BANKRUPTCY  
PO BOX 551268  
JACKSONVILLE FL 32255-1268

ERC/ENHANCED RECOVERY CORP  
ATTN: BANKRUPTCY  
8014 BAYBERRY ROAD  
JACKSONVILLE FL 32256-7412

(p)US DEPARTMENT OF HOUSING AND URBAN DEVELOP  
ATTN ROBERT ZAYAC  
40 MARIETTA ST SUITE 300  
ATLANTA GA 30303-2812

FINANCIAL DATA SYSTEMS  
1683 MILITARY CUTOFF RD  
WRIGHTSVILLE BEACH NC 28403-5717

First Premier Bank  
3820 North Louise Avenue  
Sioux Falls SD 57107-0145

IRS  
PO Box 7346  
Philadelphia PA 19101-7346

JEFFERSON CAPITAL SYSTEMS, LLC  
PO BOX 1999  
SAINT CLOUD MN 56302

Lexington County Hospital  
PO Box 21808  
Columbia SC 29221-1808

Local Management  
2038 Bear Village Ct  
Newberry SC 29108-2200

NEWBERRY COUNTY ASSESSORS OFFICE  
PO BOX 206  
Newberry SC 29108-0206

Newberry City Hospital  
2669 Kinard St  
Newberry SC 29108-2932

PARAGON REVENUE GROUP  
ATTN: BANKRUPTCY  
216 LE PHILLIP CT NE  
CONCORD NC 28025-2954

(p)PMAB LLC  
4135 SOUTH STREAM BLVD SUITE 400  
CHARLOTTE NC 28217-4636

QUICK CREDIT  
1301 MAIN STREET  
Newberry SC 29108-3429

RMC  
ATTN: BANKRUPTCY  
PO BOX 50685  
COLUMBIA SC 29250-0685

RSI EAST  
ATTN: BANKRUPTCY  
1325 GARNER LANE STE C  
COLUMBIA SC 29210-8327

SC DEPARTMENT OF REVENUE  
PO BOX 12265  
Columbia SC 29211-2265

(p)SC DEPARTMENT OF EMPLOYMENT AND WORKFORCE  
PO BOX 8597  
COLUMBIA SC 29202-8597

SECURITY CHECK  
 ATTN: BANKRUPTCY DEPT  
 2612 JACKSON AVE W  
 OXFORD MS 38655-5405

(p) SOUTHERN MANAGEMENT  
 Document Page 10 of 11  
 PO BOX 1947  
 GREENVILLE SC 29602-1947

Sensible Auto Lending  
 275 Middleeson Turnpike  
 Old Saybrook CT 06475-4209

The Train Auto Sales  
 501 A N Main St  
 Mauldin SC 29662-2307

US ATTORNEYS OFFICE  
 JOHN DOUGLAS BARNETT ESQ  
 1441 MAIN STREET  
 STE 500  
 Columbia SC 29201-2897

US Department of Veterans Affairs  
 PO Box 530269  
 Atlanta GA 30353-0269

US Department of Veterans Affairs  
 PO Box 8079  
 Philadelphia PA 19101-8079

USDA  
 PO BOX 66827  
 Saint Louis MO 63166-6827

United Acceptance  
 2900 Lake Park Dr  
 Ste 100  
 Smyrna GA 30080

VANDERBILT MORTGAGE  
 ATTN: BANKRUPTCY  
 PO BOX 9800  
 MARYVILLE TN 37802-9800

VERIZON WIRELESS  
 ATTN: VERIZON WIRELESS BANKRUPTCY ADMINI  
 500 TECHNOLOGY DR, STE 550  
 WELDON SPRING MO 63304-2225

Daphne Ruff Frazier  
 1293 Counts Sausage Rd  
 Prosperity, SC 29127-8213

Dellanger Jerome Frazier  
 1293 Counts Sausage Rd  
 Prosperity, SC 29127-8213

Eric S Reed  
 Reed Law Firm, PA  
 220 Stoneridge Dr., Suite 301  
 Columbia, SC 29210-8018

Pamela Simmons-Beasley  
 250 Berryhill Road  
 Suite 402  
 Columbia, SC 29210-6466

US Trustee's Office  
 Strom Thurmond Federal Building  
 1835 Assembly Street  
 Suite 953  
 Columbia, SC 29201-2448

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
 by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Auto Money  
 930 Wilson Rd  
 Newberry SC 29108

CAINE & WEINER  
 ATTN: BANKRUPTCY  
 PO BOX 5010  
 WOODLAND HILLS CA 91365

FHA c/o  
 US Dept of Housing & Urban Development  
 451 7th Street, SW  
 Washington DC 20410

PMAB, LLC  
 PO BOX 12150  
 CHARLOTTE NC 28220

SC EMPLOYMENT SECURITY COMMISSION  
 PO BOX 995  
 Columbia SC 29202

SOUTHERN FINANCE/SMC  
 150 EXECUTIVE CENTER DRIVE  
 GREENVILLE SC 29615

End of Label Matrix  
 Mailable recipients 45  
 Bypassed recipients 0  
 Total 45

Document Page 11 of 11  
**Pamela Simmons-Beasley**  
Chapter 13 Trustee  
250 Berryhill Road, Suite 402  
Columbia, South Carolina 29210  
(803) 779-5180

**PAYROLL DEDUCTION AUTHORIZATION**

Case Number: 20-02290

I consent to Pamela Simmons-Beasley, the chapter 13 trustee, requesting a payroll deduction order from the Bankruptcy Court so that my bankruptcy plan payments will be drafted from my paycheck(s). I understand that I am ultimately responsible for my bankruptcy plan payments and any shortfall in payments that occurs even if this payroll deduction order is issued. I understand that it is my responsibility to update the Trustee with my employment information, and to contact my employer if my employer is not taking the payments out and/or is not sending the funds to the Trustee.

I consent to the wage order beginning:

- ☐ immediately; or  
☐ if I become 30 days past due in my payments.

Debtor <sup>2</sup>1: Daphne Frazier  
Printed Name

\* Daphne R. Frazier  
Signature of Debtor 1 2

Date: 5/26/2020

Debtor <sup>1</sup>2: Dellanger Frazier  
Printed Name

\* Dellanger Frazier  
Signature of Debtor 2 1

Date 5/26/2020

The payroll deduction should take deductions as follows:

- ☐ Debtor 1 Percentage of plan payment to be deducted: \_\_\_\_\_  
☒ Debtor 2 Percentage of plan payment to be deducted: 100% (Daphne Frazier)  
☐ Other: \_\_\_\_\_

Debtor 1 Employer

Name: N/A

Contact  
Person/Department: \_\_\_\_\_

Address:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Debtor 2 Employer

Name: Amedisys

Contact  
Person/Department: \_\_\_\_\_

Address:  
3854 American Way Ste A  
Baton Rouge, LA 70816